## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:			)	O 5 × N. 6591
		Kitchen, et al.	)	Confirmation No.: 6581
Serial No.		09/820,805	)	Examiner: Lalita Hamilton
Filed:		March 30, 2001	)	Art Unit: <b>3693</b>
For:	ELECTRONIC BILL PRESENTMENT WITH MULTI-LEVEL BILL INFORMATION STORAGE		) (E)	Art Onn. 3033

## AMENDMENT AND RESPONSE ACCOMPANYING A REQUEST FOR CONTINUED EXAMINATION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## Dear Sir or Madam:

Responsive to the Final Office Action dated June 14, 2007, the Applicants submit the following Amendment and Response accompanying a Request for Continued Examination under 37 C.F.R. § 1.114, filed concurrently herewith. The Applicants respectfully assert that all of the claims of the Application as hereby amended are patentable over the cited references, and respectfully request that the Application be allowed.

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.